

## REMARKS/ARGUMENTS

Claims 1-50 are pending in the application. Claims 1-50 are rejected as anticipated by Clark et al. (U.S. Patent No. 5,890,140), and the Examiner objects to the length of the Abstract.

### *Abstract*

The foregoing amendment shortening the Abstract overcomes the Examiner's objection to the Abstract.

### *Claim Amendments*

The amendment of independent method claim 1 and independent system claim 26 proposes a platform-independent method and system, respectively, for configuring a self-service financial transaction device that involves receiving a session request from a customer using an interactive interface to access the self-service financial transaction device and selectively associating the session request with customer parameters to display a standardized customer-specific interactive interface, which customer parameters include one or more of account parameters, configuration parameters, communication parameters, session parameters, business parameters, regulatory parameters, real-time currency parameters, delivery parameters, service parameters, and financial offering parameters, and thereafter displaying the standardized customer-specific interactive interface to provide the customer with financial offerings that are associated with a financial package. Claims 1 and 26 propose further that a financial request is received from the customer and implemented to complete the financial offering, and that the customer parameters are updated upon completion of the financial offering.

In addition, claims 1 and 26 propose that the self-service financial transaction device communicates with a rule broker component of the global communications network and registers a rule authority associated with one of the customer parameters or the financial package, which rule authority queries a database of business rules and

returns a business rule that is used to configure the standardized customer-specific interactive interface. Additionally, claims 1 and 26 propose that the self-service financial transaction device communicates with a language man component of the global communications network, which language man component stores a repository of phrases associated with one of the customer parameters or the financial package, and that a language man authority queries the repository of phrases and returns a named phrase that is also used to configure the standardized customer-specific interactive interface.

New independent method claim 51 proposes a method for configuring the self-service financial transaction device in which the session request is received from the user using a transaction card at the interactive interface to access the self-service financial transaction device and a status of the user as a customer or non-customer and local or international user is ascertained from the transaction card. The session request is selectively associated with pre-stored parameters for configuring a standardized user-specific interactive interface, including a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a local or international user. The standardized customer-specific interactive interface is displayed to provide the user with the offering of financial application functions depending on the user's status as a customer or non-customer and language application functions depending on the status of the user as a local or international user. See, e.g., Application, page 42, line 12- page 45, line 8.

New independent method claim 52 proposes a method for configuring the self-service financial transaction device in which the session request is likewise received from the user using a transaction card at the interactive interface to access the self-service financial transaction device and a status of the user as a customer or non-customer and vision impaired or vision unimpaired user is ascertained from the transaction card. The session request is selectively associated with pre-stored

parameters for configuring a standardized user-specific interactive interface, including a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a vision impaired or vision unimpaired user. The standardized customer-specific interactive interface is displayed to provide the user with the offering of financial application functions depending on the user's status as a customer or non-customer and language application functions depending on the status of the user as a vision impaired or vision unimpaired user. See, e.g., Application, page 42, line 12- page 45, line 8.

Claims 3-10 and 28-35 are canceled as a result of the amendment of claims 1 and 26. Support for the foregoing amendment is found throughout the specification and in the claims and as detailed above. Accordingly, no new matter has been added.

#### ***Claim Rejections - 35 U.S.C. § 102***

Claims 1-50 stand rejected as anticipated by Clark et al. (U.S. Patent No. 5,890,140) under 35 U.S.C. § 102(e). The rejection is respectfully traversed and reconsideration is requested. The reference asserted does not read on the claimed invention.

With regard to independent claims 1 and 26, the Examiner considers that Clark et al. disclose each and every claimed element. However, instead of a method and system for configuring a self-service financial transaction device as recited in claims 1 and 26, Clark et al. disclose an electronic messaging system that allows electronic messages to be sent back and forth between a business and a financial institution with dissimilar computer systems. See, e.g., Clark et al., Col 2, lines 34-65; Col 3, lines 5-32; Col 7, line 42-Col 9, line 23. It is true that Clark et al. disclose a user interface, but according to Clark et al., a user must first log on locally at a customer workstation and then log on a second time to the bank's messaging system before being allowed to send a message to the bank via the interface. See, e.g., Clark et al., Col 7, lines 1-

20; Col 8, lines 23-27. It is also true that the messaging system of Clark et al. provides a display for the customer, albeit after logging on to the messaging system. However, the display is simply a typical main menu GUI screen with icons for selecting various business applications (Fig. 15) that is displayed for the customer at the customer workstation (See, e.g., Clark et al., Col 18, lines 48-54), and when one of the icons is selected, the Clark et al. messaging system displays a messaging screen, e.g., for cash transaction messages (Fig. 17) or securities transaction messages (Fig. 23). See, e.g., Clark et al., Col 18, lines 54-63; Col. 19, lines 12-14; Col 21, lines 8-10.

Thus, while Clark et al. provide a display, albeit a main menu screen and various messaging screens, there is no teaching or suggestion whatsoever in Clark et al. of selectively associating a session request with customer parameters, including one or more account parameters, configuration parameters, communication parameters, session parameters, business parameters, regulatory parameters, real-time currency parameters, delivery parameters, service parameters, or financial offering parameters, to display a standardized customer-specific interactive interface, as recited in claims 1 and 26. Nor is there any teaching or suggestion in Clark et al. of a self-service financial transaction device that communicates with a rule broker component and registers a rule authority associated with one of the customer parameters or a financial package or of the rule authority querying a database of business rules that returns a business rule used to configure the standardized customer-specific interactive interface as recited in claims 1 and 26. Neither is there any teaching or suggestion in Clark et al. of a self-service financial transaction device that communicates with a language man component which stores a repository of phrases associated with one of said customer parameters or the financial package or of a query by a language man authority of the repository of phrases that returns a named phrase that is also used to configure the standardized customer-specific interactive interface as recited in claims 1 and 26.

Nor is there any teaching or suggestion in Clark et al. of displaying the standardized customer-specific interactive interface to provide the customer with

financial offerings associated with the financial package and receiving a financial request from the customer to complete the financial offering as recited in claims 1 and 26. On the contrary, when the customer selects one of the transaction message icons on the main menu screen or Clark et al., a standard messaging screen (Fig. 17) allows the customer to create a transaction message by filling required and/or optional fields or using a pre-filled template on the screen . See, e.g., Clark et al., Col 19, lines 12-24. Further, instead of implementing the financial request from the customer to complete the financial offering as recited in claims 1 and 26, according to Clark et al., the transaction message is sent from the customer's workstation to the bank's message switch and stored in a database for forwarding. See, e.g., Clark et al., Col 5, lines 26-32. Thereafter, when the message is forwarded to the bank's processing system, the processing system processes the transaction and sends a message back to the bank's message switch where it is likewise stored for forwarding. See, e.g., Clark et al., Col 10, lines 9-18.

While the customer can select a report icon on the Clark et al. main GUI screen (Fig. 15) to view a standard pre-defined report (Fig. 28) (See, e.g., Clark et al., Col. 22, lines 45-48; Col 23, lines 18-20), there is no teaching or suggestion whatsoever in Clark et al. of customer parameters with which the session request, rule authority, and repository of phrases is associated, and consequently, there is likewise no teaching or suggestion whatsoever in Clark et al. of updating the customer parameters upon completion of the financial offering as recited in claims 1 and 26.

With regard to independent claims 51 and 52, there is no teaching or suggestion whatsoever in Clark et al. of receiving a session request from a user using a transaction card at an interactive interface to access the self-service financial transaction device and ascertaining from the transaction card a status of the user as a customer or non-customer and a status of the user as a local or international user or as a vision impaired or vision unimpaired user, as recited in claims 51 and 51. On the contrary, Clark et al. discloses a customer logging on locally at a customer workstation and thereafter logging on to the bank's messaging system.

Further, there is no teaching or suggestion in Clark et al. of selectively associating the session request with pre-stored parameters for configuring a standardized user-specific interactive interface consisting at least in part of a set of parameters for determining financial application functions to be offered to the user based on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user based on the status of the user as a local or international user or as a vision impaired or vision unimpaired user and displaying the standardized customer-specific interactive interface to provide the user with the offering of financial application functions depending on the status of the user as a customer or non-customer and language application functions depending on the status of the user as a local or international user or as a vision impaired or vision unimpaired user, as recited in claims 51 and 51. Instead, Clark et al. disclose that after logging on, the messaging system simply displays a main menu screen followed by a transaction message screen, depending on which icon selected by the customer on the main menu, that allows the customer to create a transaction message by filling required and/or optional fields or using a pre-filled template on the message screen.

Thus, according to Applicants' claimed invention, in a transaction at a self-service financial transaction device, such as an ATM, when the user dips his or her transaction card, based on the user's transaction card, such as the prefix of the card, it is determined, e.g., whether the user is a customer or non-customer, whether the user is a local or international user, and/or whether the user is a vision impaired or vision unimpaired user, and the self-service financial transaction device then self-configures a user-specific interactive interface for the user based on pre-stored configuration parameters for determining financial application functions to be offered to the user depending on the status of the user as a customer or non-customer and a set of parameters for determining language application functions to be offered to the user depending on the status of the user as a local or international user or as a vision impaired or vision unimpaired user. With regard to determining language application

functions to be offered to the user, as pointed out by Applicants, support for vision impaired users is treated substantially as if it were a different language and the phrases on the screens are slightly different, but the same basic application is used to drive them, and there are also differences in screen text so that instructions can be more easily read by a screen reader for vision impaired users. Further, for an international, vision impaired user, the screen reader supports the screens in the vision impaired user's language. Thus, there are numerous significant features and advantages associated with Applicants' claimed invention that are not found in, and moreover are simply not possible with, the messaging system of Clark et al.

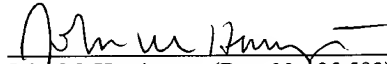
Consequently, Clark et al. do not teach Applicants' claimed platform-independent method and system for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines. Because each and every element as set forth in independent claims 1, 26, 51 and 52 is not found, either expressly or inherently in the cited reference, the Examiner has failed to establish the required *prima facie* case of unpatentability. See Verdegaaal Bros. v. Union Oil Co. of California, 814 F.2d 628 (Fed. Cir. 1987); See also MPEP §2131. The Examiner has failed to establish the required *prima facie* case of unpatentability for independent claims 1, 26, 51, and 52 and similarly has failed to establish a *prima facie* case of unpatentability for claims 2 and 11-25 that depend on claim 1 and claims 27 and 36-50 that depend on claim 26, and which recite further specific elements that have no reasonable correspondence with the references.

### Conclusion

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

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